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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/597,297
Filing Date	June 20, 2000
First Named Inventor	William J. BUISMAN et al.
Art Unit	3624
Examiner Name	Richard Weisberger
Attorney Docket Number	47004.000054

Sheet 1 of 1

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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**RECEIVED****FOREIGN PATENT DOCUMENTS**

FEB 12 2003

Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
	1.	JP	2001266039				<input type="checkbox"/>	<input type="checkbox"/>
	2.	JP	2002024618				<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
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**GROUP 3600****NON-PATENT LITERATURE DOCUMENTS**

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			YES	NO
	3.	Car Loans in Minutes, Bank Management Vol. 64, No. 4, 4/1/93		

EXAMINER SIGNATURE

DATE CONSIDERED

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